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AUTHOR Hastedt, Christine B.; Smith, Rebekah J.

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ABSTRACT

Five years after the massive overhaul of the nation's welfare system, 21 Maine families receiving public assistance spoke about their lives during welfare reform. The following were among the key themes that emerged throughout the conversations: (1) those leaving Temporary Assistance for Needy Families (TANF) often remain poor or very nearly poor; (2) few employee benefits are available to families leaving TANF; (3) low wages mean that families leaving TANF can't make ends meet; (4) many of those leaving TANF experience minimal job advancement and unsteady employment; and (5) family income affects the environments in which children are raised and their access to health care, which, in turn, affects children's well being. The conversations also indicated that the following types of assistance provided to TANF leavers in Maine were having a positive impact: (1) transportation assistance; (2) help with childcare; (3) multiple-barrier programs designed to provide flexibility in meeting individual families' unique needs; (4) support for education; (5) increased food stamp access; and (5) increased access to the Medicaid program for both adults and children. The families' stories underscored the importance of ensuring that the system for delivering services to families leaving TANF is flexible enough to respond to individual families' needs and obstacles. (MN)

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Welfare, Work and Raising Children

Conversations with Twenty-One Maine Families

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By
Christine B. Hastedt
and Rebekah J. Smith

Maine Equal Justice Partners

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First and foremost we would like to thank the 21 families who took the time from their very busy lives and shared their stories for this book. It is truly an act of courage to lay bare one's personal and family experiences for the world to see. These families showed both great courage and great faith – their willingness to tell their stories is based in the hope that they will provide greater insight into welfare reform and help improve policies for many more families. We are deeply indebted to Sadie, Brooke, Lisa, Melissa, Kathie, Sherry, Russ and Loretta, Janet, Debra, Ruth, Sally, Carrie, Janet, Denise, Rebecca, Sally, Jennie, Donna, Lisa, Dawn, and Shannon. Thank you all, and thanks to your children, for sharing the precious time they have to spend with you.

We also thank the advocates, agencies and friends who helped us find families willing to share their lives. We acknowledge and thank our many partners in the Alliance for Family Success, a broad coalition of nearly thirty Maine organizations working together to educate policy-makers about the need to help families move out of poverty as the nation's welfare program undergoes reauthorization. We extend special appreciation to the Maine Center for Economic Policy for its excellent research and report *Welfare Reform: Lessons from Maine*, which contains highly valuable information on which we drew for this book.

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Maine Equal Justice Partners is a nonprofit, tax-exempt organization that represents the interests of low-income people in public policy forums on issues such as access to health care, welfare reform, food assistance, education and training and childcare. We conduct research, policy analysis, advocacy, impact litigation and education and outreach to help low-income people effectively participate in the democratic process on issues that affect their lives.

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Maine Equal Justice Partners
126 Sewall Street Augusta, Maine 04330
(207) 626-7058
www.mejp.org

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Often it seems like survival is the main order of the day.

Roberta, single mother receiving TANF

DAY BY DAY

Maine Families Talk about Their Lives During Welfare Reform

Five years after the massive overhaul of the nation's welfare system, thousands of Maine's low-income families – whether they still receive cash assistance or have moved into work – are working harder than ever, but still worrying about making ends meet every month. They are juggling work and family responsibilities with precious little income and with crisis looming if anything goes wrong – a car breaks down, a child gets sick, a job is lost or work hours cut back, childcare disappears. The list could go on and on.

In 1996, AFDC (Aid to Families with Dependent Children) was replaced with a federal block grant to the states to run the new TANF (Temporary Assistance for Needy Families) program. The TANF program makes "work" a priority above all else. Using TANF funds, each state is required to meet a "participation rate" by placing a certain proportion of families receiving assistance in work activities that "count" toward this participation rate. Moreover, families face a five-year limit on receiving federal TANF assistance – under federal law, only 20% of a state's TANF caseload is allowed to receive assistance beyond this time limit, regardless of the number of families who may still need help.

We now have an opportunity to examine how well this new welfare system is working and to improve it where needed. By October 2002 Congress must reauthorize TANF. Next, the state governors and legislatures will adjust their programs to implement the changes Congress has made. They too will propose changes that will have a large impact on the lives of low-income families. How many hours per week must these mostly single-parent families "participate" in work? What activities should "count" toward the work participation requirement? Should parents be given education and training opportunities in order to make the transition to work a permanent one? How do we help families who need basic skills or rehabilitative services in order to move into the workforce? How do we help families who are working but still poor? How much funding should the TANF program receive?

Maine has made a real effort to make welfare reform help families. Our approach has been thoughtful and constructive, not punitive, and our state has been held up as a model of compassionate welfare reform. Maine helps families with essential supports like childcare, car repairs, and occupational clothing needed through ASPIRE, the work program component of TANF. We expanded access to Medicaid and food stamps for low-income working families no longer on TANF, helped TANF families with childcare and transportation as they moved from welfare to work, and permitted families to obtain education and training to help them move into jobs that would raise them out of poverty.

Maine has also taken a humane approach to families who are unable to earn enough money to leave TANF. Maine has flexible programs designed to help parents who face multiple obstacles to getting or keeping a job. Maine chose not to implement arbitrary time limits or sanction policies that penalize children.

Yet thousands of Maine families, both those still on TANF and those who have left, continue to live their lives under stressed and uncertain conditions, many barely getting by, unsure month to month whether they will make ends meet, working to get through each day without a major catastrophe and trying to spend time with and care for their children.

There has been much rhetoric surrounding welfare reform, much talk about how single mothers have learned the "dignity of work" and how positive it is that welfare rolls have dramatically declined. But what is really happening to these families? Has work truly brought them dignity and economic security? And what is happening to families who face major barriers to a successful work experience - those with disabilities, with special needs children, or who are illiterate, or face substance abuse or mental health problems? Are their problems being addressed or exacerbated by welfare reform? Are they getting the supports they need to be able to go to work, stay employed and support their families?

This book is an attempt to show the human face behind the statistics of "participation rates," "countable activities" and reduced welfare rolls. It is difficult to think of work as "dignified" when it does not pay enough to feed your family or keep the electricity on. It is even more difficult to value "work" when a parent might have to make the impossible choice of going to work or staying home with a sick child and losing a day's pay. Such a loss can translate into missing a meal or falling behind on the rent. Every day parents are making these kinds of heart-wrenching choices. They are trying to find time with their children and still work, sometimes piecing together multiple low wage jobs on night shifts or weekends. They are praying their car doesn't break down, which could break their budget and cause a crisis.

These kinds of day-to-day decisions are virtually unknown among the vast majority of middle class families, who, for the most part, have access to 9-5 work hours with sick leave, vacation and health care benefits, choices in childcare, reliable transportation, and the flexibility needed to meet life's demands – for example, the ability to meet with a child's teacher when needed without fear of losing income. Low-income families cannot take these kinds of supports for granted. And the toll on these families is enormous. As policy makers begin the next stage of welfare reform it is important for all of us to listen to the stories told throughout the pages of this book. They give us a glimpse of the day-to-day burdens these families carry, and help us learn what can make the difference in their lives. Finally, let us salute the bravery and tenacity of these families, all of whom are working hard to raise their children, sometimes in the face of daunting personal circumstances.

WE'RE WORKING.

WE'RE WORKING HARD.

WHY ARE WE STILL POOR?

The goal of the 1996 welfare reform effort can be summed up in a single word - work. Underlying the Congressional changes was the assumption that work should replace welfare and would, over time, help poor families reach economic security, leaving poverty and the need for assistance behind. With work would come a better life - and escape from the social degradation associated with being "on the state." A careful look at Sadie's budget, illustrates that that assumption needs rethinking - many former TANF families are far from economic security.

The passage of welfare reform together with a booming economy sent hundreds of thousands of poor women with children into the labor force. Five years later, welfare rolls across the country have dropped to nearly half the levels of the mid-1990s. But what about the families that left, are they economically secure? How well has the labor market accommodated the circumstances of low-income single mothers facing childcare problems, health care difficulties or inadequate transportation? How are their children faring?

The research shows that many who have left TANF since the 1996 reforms have experienced persistent poverty and the grueling hardships that go with it. These families are working hard and playing by the rules, but a single crisis can send them back to TANF, or to a homeless shelter or a food pantry. The evidence strongly suggests the need for more effective, family-oriented policies to help reduce poverty among those no longer receiving cash assistance.

- **Those leaving TANF for work often remain poor or very near it.** The median wage for Maine welfare leavers is $8.00 per hour. The average household income for this group of workers is only $17,610, or just 24% above the federal poverty level for a family of 3. For households in this group headed by single parents, the median annual income was $16,000, or just 13% above poverty.[1] This is less than half of Maine's median family income.

- **Very few employee benefits are available to them.** Less than two-thirds of those leaving welfare work for an employer offering health insurance benefits. Among those who are offered a plan, forty-one percent (41%) are not able to take it, mostly due to cost. Paid sick leave, a benefit critical to working parents of young children, is available to less than half of these parents. Just over one-quarter of these parents have no access to either paid or unpaid sick leave, meaning that they risk losing their job if they or their children are sick.[2]

[1] Lisa Pohlmann, Welfare Reform: Lessons from Maine, Maine Center for Economic Policy, March 2002, at 8.
[2] Id. at 15.

- **Low wages mean families can't make ends meet.** Basic needs such as shelter are put at risk - nearly half of families leaving welfare for work got behind in their rent or mortgage and 17% had their utilities shut off. Hunger is a significant problem - a little over one in five skipped meals for a day or more because they couldn't afford food, and nearly a quarter had to go to a food bank. Transportation needs are severe – seventeen percent (17%) went without transportation for more than a month.[3]

- **Job advancement is minimal; work is not steady**. Income growth among workers who left TANF is generally slow and unsteady. Most studies show an overall increase of only about $300 - $400 at the end of the first year of employment.[4] National studies of families leaving welfare for work indicate that only about half worked in all four quarters of the year after they left. This is significantly lower than for all women workers in the U.S. - 80% of whom work at least 40 weeks a year.[5] Many of these families find themselves churning in and out of the labor market, off and on TANF.

- **Family income affects children's well being.** The amount of income a parent earns greatly affects their ability to meet their children's basic needs and the quality of the environment in which they live. Children in families with adequate resources tend to be healthier and do better in school; they are less likely to be involved in criminal behavior, more likely to graduate from high school and earn more income themselves as adults.[6]

Maine children have much at stake in the policy decisions that will be made over the next several months. Research shows that welfare-to-work programs that increase family income have the potential to improve children's academic progress and their behavior. For example, programs that provide additional cash supplements to low-income working families of as little as $1,200 to $4,000 a year have been shown to have positive impacts on the development of preschool and elementary school-aged children.[7]

The evidence suggests that the most effective strategies for families who have left assistance but remain poor, or nearly poor, involve supplementing the earnings of low-wage workers, improving access to affordable childcare, health care, and dependable transportation, and providing opportunities to access education and training to increase wages. The stories of working families in the following pages underscore these needs. These challenges are great, but there is much at stake. The future of thousands of Maine children and millions more throughout the nation will depend on the policy decisions made both in Washington and the states over the next several months.

[3] Id. at 17.
[4] Elise Richer, Steve Savner and Mark Greenberg, Frequently Asked Questions about Working Welfare Leavers, Center for Law and Social Policy, November 2001, at 15.
[5] Id. at 10.
[6] The Future of Children, Richard Berman, M.D., ed., The David and Lucile Packard Foundation, Volume 12, No. 1, Winter/Spring 2002, at 13.
[7] Id.

Legend

Sadie

WATERVILLE, MAINE

My name is Sadie and I live in Waterville with my 12-year-old son. I went on TANF about a year ago when I could no longer work because I had 5 brain aneurisms and needed surgery. Thankfully, my condition has greatly improved and we were able to leave TANF about 3 months ago when I got a delivery job with a local business. I earn $6.25 an hour, and although I sometimes get 30 hours a week, usually it's more like 25-27. I would like to work more hours, but they just aren't available. I get some child support from my son's father, but the Department of Human Services is keeping a lot of it to repay itself for the time I was on TANF. That makes things even more difficult. I just don't have enough income to pay my bills. Here's what my budget looks like this month:

Monthly Income:	
Take home pay	$560
Child support	224
Total monthly income:	$784
Monthly Expenses:	
Rent	$400
Lights	20
Phone	20
Groceries	200 (My last food stamp benefit was $10 a month ago)
Gas for car	30
Car insurance	30
Computer service	20 (my son uses this for school, I can't take it away from him)
Non-food items	25 (laundry, cleaning supplies, toothpaste, toilet paper, etc.)
Clothing	0 (forget it!)
Car repairs	????? (Help!)
Total monthly expenses	$745 plus car repairs!

If I really squeeze things I may have $40 a month for the emergencies that always seem to come up, but I never have enough money. Just yesterday I lost the brakes on my 1985 car with over 200,000 miles on it. I don't even have a dime in my checking account. What do I do now? I know it's going to take a lot more than I have to fix it. I really need another car to be able to reliably get back and forth to work, but that's out of the question. My older son who's in the service has a car that I can use, but that's broken down too. It would cost about $500 to get it on the road - so that's not a solution either right now.

A little help right now would make a big difference. It's just not there for families like mine.

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Brooke

STILLWATER, MAINE

I get up, go to work, talk to the speech therapist, talk to the develop - mental therapist, talk to our family counselor, try to spend enough time with my son so that I can be a help to him, so that he feels comfortable and not ignored, do the shopping, make the meals, do the dishes, do the laundry, arrange transportation for tomorrow, go to bed and then get up and do it all over again. Four hours of sleep is a blessing, but even then its not easy sleep.

Right now my son Michael and I are homeless. We are sleeping on a friend's couch while I try desperately to find a new place to live. I'm having a hard time finding a place because I just lost my job too, and we have no income right now except my son's monthly SSI check of $545. I've signed up for Section 8 housing, but there's a waiting list that's five years long in this area.

I left TANF in 1999 when I began working full time at a deli for $6.50 an hour. Since then I've had ten different jobs. I've worked as a dishwasher, a waitress, a telemarketer, and just about every other low wage job you can think of. The most I ever earned during this period was about $1,500 a month - usually it was more like $1,100. My expenses were always more than I brought home and we never got ahead. I don't have a car or a driver's license. Sometimes I've had to take a cab to work; sometimes I've paid a friend to drive me. If I could take a bus I did, but there were lots of times that that just didn't work. I never got any help with childcare and that costs a lot too.

The reason that I've lost so many jobs is because my son has a serious disability called Pervasive Developmental Disorder and I've had to miss a lot of work to take care of him. Although he is four years old he doesn't learn like other kids. He's not yet potty trained. He is afraid of people and has a lot of difficulty interacting with other children and adults. He needs speech therapy, occupational therapy and other development services. He has seven to nine appointments a week that last about an hour each. For the last year I haven't been able to go to his appointments with him because I couldn't get the time off from work. The therapists all tell me that I should try to be with him in therapy so that I can be more help to him at home, but that just hasn't been possible. I know he would be progressing faster if I could spend this time with him. Not only am I missing his therapy, but also I get called away from work a lot by his day care to take care of a problem that he is having. It's been very hard to have to choose between keeping a roof over our heads and doing what I know is best for my son.

After I lost my first three jobs I started to worry that employers wouldn't hire me because I couldn't keep a job. I decided that the best strategy was to go to work for a temporary agency. Working for temporary agencies you have more flexibility to leave a job and it doesn't reflect so badly on your resume. I worked for three different temporary agencies but after awhile learned that people like me who get called away from work because of their children get labeled as unreliable workers. We get the worst jobs at the worst pay.

I never knew what I was going to be paid from one week to the next and this kind of instability made it very hard to budget. Working as a temp was a short-term solution to what I now know is a much bigger problem - I really need more education if I'm ever going to get a job where I could really support us.

I'm only 24 and I have medical problems myself - a lot of them are because I've been under so much pressure. I have ulcers and migraines from stress. I suffer from PTSD from physical and emotional abuse that I went through as a child. I have sleeping problems and for a while was malnourished from skipping meals. I haven't been able to see a dentist. I'm in a lot of pain and am losing my teeth. I miss work sometimes because I'm sick myself, and that's another strike against me.

The reason that we're homeless now is that just a couple of weeks ago they found cockroaches in the apartment where we were living. They came to exterminate them and set off 8 pesticide bombs in the house without giving us any notice. Our neighbor downstairs got sick and had to go to the hospital. When the city found out what happened they condemned our house. We were told to leave right away. I lost some of my furniture, clothing, pictures and some things that were important to my son. That's when we became homeless. Getting disrupted so suddenly like this and losing our things was very hard on my son. He became so upset that I couldn't go to work. Even though I tried to explain the problems we were having to my employer, I lost my job. After two years of trying to make it on my own, it's humiliating to think that I may have to go back on TANF. But I'm afraid that's where we may be at least until we can get our lives back together.

Lisa

BANGOR, MAINE

It's been a real struggle. I hope that someday I can just earn enough to give my kids at least some of what other kids have - they don't under - stand why they have so much less than their friends. The $7.25 an hour that Im making now at my new job is the most Ive ever earned, but even though Im working full time, it's still really hard to make it as a single parent on these wages. If I could make just one change in the TANF program it would be to allow parents to really get on their feet before they take everything away.

I live in Bangor with my three children. They are 13, 8, and 4 years old. I just got a new job working as a personal care attendant. I'll be starting at $7.25 an hour, working full time. My TANF has already been reduced, and it will be ending very soon. I'm glad about my new job, because at least I'll be able to be home most nights and weekends with my kids. Before, I worked in retail and there were a lot of nights that I couldn't be home to cook my kids' supper or read to them at bedtime. I'm just trying to raise my kids to do the right thing and spending time with them when they are young matters a lot. My new job also pays a little better; my last job paid only $6.25 an hour.

Even though this new job is better, I'm still worried that I won't be able to make ends meet. I won't get any sick leave, so every time that I have to stay home with a sick child I'll lose pay. That could put a big hole in our budget. In the past, my children and I have been homeless because we didn't have enough money to pay the rent and I never want that to happen to us again. Even last month when I was working I had to go to the City for help with our rent. I also had to pay $68 to fix the brakes on my old car. That may not sound like much to some people, but for my family it was a real financial crisis. It would be a big help if I could keep my TANF for a little longer until we got our feet a little more solidly on the ground.

Lisa with daughters Amanda and Erica (daughter Emily not pictured).

I am grateful that my family will be able to keep Medicaid when we lose TANF, but I worry about the time when we go just over the limits for that program too because I know that I won't be able to pay for private coverage. Last year, after my husband left me, everything seemed to fall apart. He had been emotionally abusive to me for a long time. I had a major emotional breakdown and had to be hospitalized for two weeks. Since then I've been in counseling which is really helping me a lot. I've been also taking medication because I've been diagnosed with major depression. Without the help that I have gotten from the Medicaid Program in the last year I really don't think that I would be working today.

Melissa

BANGOR, MAINE

It's very, very hard for my family to keep caught up on the bills even though were doing the most we can right now. I get very anxious when we cant pay a bill and people start calling to ask for money that we dont have. My migraines get really bad and that makes it harder to cope with all this.

My husband and I have a six-year-old daughter who just went into kindergarten this year. We've both worked a lot in the last several years, but we've also had to go to TANF for help from time to time. The last time we got TANF was for a few months in 2000. My husband is working now as a groundskeeper at a local cemetery. He makes $7.25 an hour and is supposed to have a 40 hour week, but he doesn't get paid for the days that the weather is bad and his crew doesn't get sent out. He'll lose his job when cold weather comes in November.

I've had four jobs in the last year. The most I made was $6.75 an hour. The other jobs paid just over $6.00. I worked at two fast food restaurants, a nursing home and a big motel. My health hasn't been good and I've been out of work for the last few months, but I just applied for a new job at a food store that's opening up near me. I have asthma, diabetes, arthritis, high blood pressure, migraine headaches and also have anxiety and depression. I take lots of different medicines. My daughter has allergies and needs inhalers and medicine too. We all get Medicaid and it has been a real lifesaver. I don't know what we'd do without it - I know we wouldn't be able to afford medicine.

We don't have a car and have to walk or take the bus wherever we go. Sometimes we get a ride from friends. I hope that I get offered a job on a shift during the time that the bus is running or I don't know what I'll do.

We've had a lot of trouble keeping up with our bills and sometimes just don't have enough money. We've had to go to the food pantry. Sometimes we don't have enough money to pay our rent on time and when we're late we have to pay a late fee that makes things worse.

I'm grateful that we still get some help from the food stamp program and my daughter gets lunch at school. But still it is very tough. We really just need more income to make ends meet and we also need help with transportation.

Kathie

GARDINER, MAINE

It's all a big juggling act just to meet your basic needs - which bills you pay depends on who is making the most noise. I've been working steady and off welfare for seven years but my family's still poor.

My name is Kathie and I live in Gardiner with my 2 daughters ages 10 and 12 and my mother who is retired. I work for a social services agency. I was off and on TANF for years, but have been off since I got this job seven years ago. I really love my job, but financially we are still really having a hard time. My family still gets Medicaid and I sometimes need food stamps too. I work full time - sometimes evenings and weekends too. Even with a little help from child support, we are still living just about at the poverty level. I usually earn between $16,000 and $17,000 a year.

My biggest worry is that I can't afford childcare. I've been on a waiting list for a childcare subsidy for months, but there are a lot of other people who need it too and our turn never comes. I'm lucky because sometimes my Mom is able to help out, but she isn't able to help all the time, and there are many days when my girls are latchkey kids. I worry about this a lot. Even though we live in a pretty small town, I know that it can be dangerous anywhere these days, and we've had lots of long talks about keeping the door locked and being very careful. Usually my girls only have to be alone for an hour or two, but at least once a week I have to work in the evening. That's when I worry the most.

After paying my basic bills for a month and being really careful about what I spend, I usually only have about $50 left over - that's not enough to deal with the emergencies that always seem to come up. Before he died last year, my Dad taught me how to repair my own car and I do a pretty good job, but can't do everything. There have been many months when I haven't been able to both pay the rent and fix the car. Sometimes, I have to go to the food pantry several months in a row or get help from the town for oil.

I am very, very grateful for the help we get from Medicaid. After I left TANF I was married for a little while and we weren't eligible for Medicaid. This was before the Cub Care Program and Medicaid coverage for parents were available. We could have gotten health insurance from my job, but it was over $100 a month and there was no way we could afford it. I went without gynecological exams for nine years. My oldest daughter has asthma and she needed to see a lung specialist during this time - we just couldn't afford it. One winter she missed a lot of school just because we couldn't get her all the care she needed. My youngest daughter has a heart problem and needed to see a cardiologist during this period. They both have chronic ear problems. I still owe bills to health care providers from that time that I can't even begin to tackle

I know that the only way that things will improve is if I can go back to school and get a degree, but my finances are so tight right now I can't imagine how I could come up with anything extra to go to school. I know I would have to keep working while I went to school in order to keep us afloat. I really wish that there were some kind of program to help parents like me who are working and need more education to improve our wages.

Sometimes people forget that about welfare reform - it needs to be about helping us leave poverty, not just welfare.

Kathie with daughters Santasia and Jacqueline

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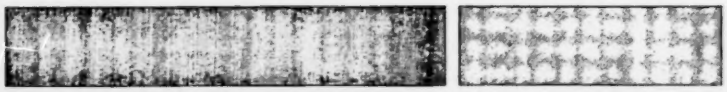

IT TAKES ONE STEP AT A TIME

A question that has been central to welfare reauthorization is how many hours and in what kinds of activities families who receive TANF should be required to participate each week. To understand the implications of this debate, we must consider the kinds of situations families on welfare today are facing and the extent that those situations limit their ability to work. Why are so many families unable to move right into full-time jobs? What would help these parents reach their full economic potential while allowing them the time necessary to care for their children and overcome obstacles to full-time employment? What steps come first, then next, in overcoming their obstacles? Sherry's schedule helps us to imagine how responding to the needs of special needs children can dominate a parent's day.

Over the past five years, most parents who were able to find full-time work have left TANF – the economy was good and jobs were available. Today, in the declining economy, even those families without barriers to work report that finding full-time employment is hard. Many employers prefer to hire employees on part-time status. And part-time workers say that they find it difficult to get second jobs because part-time-work schedules are often inconsistent and unreliable. Further, those who do find jobs in many Maine towns report that they are offered only second or third shift jobs, for which childcare is often impossible to locate. It's a tough labor market, even for parents on TANF with few obstacles to work.

The situation for families facing barriers to work is even more challenging. Most families who receive TANF today face many obstacles that must be overcome before full-time work can be a reality. A recent national study revealed that 17% of current TANF recipients face three or more significant obstacles to employment, while 27% faced two, and 34% faced one.[8] According to a recent survey of Maine families receiving TANF, the most common obstacles include the following:

- **Serious health problems.** An astounding 52% of Maine families responding to the survey who were currently receiving TANF reported a health problem that was serious enough to limit the kind or amount of work a parent could do. Two-thirds of families who received TANF continuously from 1997 until 2001 and who were not working had a member with a health problem that limited the parent's ability to work.[9] In a national study among low-income workers who were caring for a disabled child, 15% were spending more than the equivalent of a 40-hour workweek per month on that care.[10]

- **Domestic violence.** Almost 1 in 5 (19%) respondents to the survey acknowledged experiencing abuse from a spouse or partner within the last four years.[11]

[8] Pamela J. Loprest and Sheila R. Zedlewski, Current and Former Welfare Recipients: How Do They Differ?, Urban Institute, 1999, at 9.
[9] Pohlmann, supra note 1, at 30.
[10] Jody Heymann, The Widening Gap: Why America's Working Families Are in Jeopardy - and What Can Be Done About It, Basic Books, 2000, at 124.
[11] Pohlmann, supra note 1, at 44.
[12] Unreported data from Maine Center for Economic Policy survey.

- **Inadequate childcare.** Nearly 1 in 4 (18%) of unemployed workers receiving TANF left their most recent job at least in part due to an inability to find adequate and affordable child care.[12] This problem is especially severe for parents of special needs children.

- **Unreliable transportation.** More than one-third (38%) of families receiving TANF went without any transportation for over a month during the past year. Further, nearly 1 in 5 (19%) of unemployed parents receiving TANF had left their most recent job due to a lack of reliable transportation.[13]

- **Lack of education.** About 1 in 5 (19%) families had less than a high school diploma. Among those families, only 1 in 3 was employed. Those who were employed had a median wage of only $6.30 per hour.[14]

These problems have a major impact on the day-to-day functioning of these families, and make it far more difficult for them to obtain or sustain employment with earnings sufficient for their families to subsist on. Further, due to the depth of their poverty, these parents simply do not have resources to overcome obstacles to work. Meeting the unpredictable needs of children, repairing or replacing a broken vehicle, or even addressing the simple daily requirements of child-care and school can be impossible without resources.[15] A recent national study finds that single parents with a high school education or less who are living in poverty need to take more than two weeks away from work during a 3-month period to attend to the needs of their children. This is five times greater than for a comparable group of parents who were not poor.[16]

The burdens on these parents often make it impossible to meet the current TANF requirement to participate in Maine's ASPIRE program for 30 hours a week. The choices are often unimaginable – should a parent stay home with a child who needs medication and special care and risk missing work and losing pay as well as TANF benefits? For those battling the scars of domestic violence, or dealing with substance abuse or depression, or who cannot read or write, it is often an insurmountable challenge to meet work requirements without first getting help for these problems. Families with resources are able to access the services they need to get them back on track when faced with a personal issue or life crisis. Families without resources have nowhere to turn. For many, just keeping their children safe and healthy consumes much of the day. As parents describe in the following stories, their children must be their first priority.

[13] Id.
[14] Id.
[15] Heymann, supra note 10, at 131.
[16] Id. at 124.

Monday, May 20th

This is a typical Monday for Sherry, a single mother of four who left her abusive husband two years ago. All four of her children have special needs, which means Sherry needs a lot of time to care for them. Two of her children, as well as Sherry herself, take part in counseling, which also requires a lot of Sherry's time.

6:30 a.m.	I get up and start breakfast. 2 of the kids are usually already awake.
7:00	I have served breakfast and am reminding the kids to get ready to go. I get Teddy (age 3) dressed for school and pack his backpack.
7:15	I take James (age 5) to the bus stop.
7:25	I am back home to make sure that the last things are done for the other 3 to get to school. I pick up from breakfast.
7:45	I put Teddy on Western Maine Transportation to go to speech therapy (I don't have a license or a car).
8:15	I have Stephanie (age 9), Dianna (age 7) and myself ready for our ride from Western Maine Transportation to go to therapy.
9:00	Stephanie, Dianna and I either go into a meeting together or I go alone with Dianna (every other week all three of us go).
10:00	I am putting Dianna and Stephanie on Western Maine Transportation to go to school and then I go back into my therapy until 11.
11:00	I get picked up and go home and clean up after the kids.
12:30 p.m.	I go to one of the Head Start centers, where I do my volunteering for ASPIRE.
3:30	I start calling for a ride to go home, usually a taxi.
4:00	I start dinner and wait for the children. I put in a load of laundry to wash.
4:15	Teddy is brought home.
4:25	I am switching the washed clothes into the dryer and putting in another load.
5:00	Stephanie, Dianna, and James arrive back home. I keep preparing dinner.
5:30	Dinner is on the table. I am usually working around dinner, taking clothes out of the dryer and folding them.
5:45	I start to ask about homework. I usually work with Dianna, Stephanie and James on homework. Dianna and James have to work on sight words. Stephanie usually needs help with math.
6:30	I start a round of showers.
7:30	James is usually asleep by now. I start to get the others ready for bed.
8:00	I put the rest of the children to bed. Stephanie and Teddy go easily most of the time.
8:30	Dianna has finally decided to stop fighting about going to bed.
8:30	I do all the dishes left over from the day.
9:00	I am working on my own math or grammar from my classes.
10:00 p.m.	I go to bed with things still not done. Tomorrow is another day.

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Sherry

LEWISTON, MAINE

My children's special needs consume most of my time and energy. I don't have enough time in the day or week. I try really hard to do my ASPIRE hours but I usually can't do more than 15.

I am a single mother with four kids. I was married but left my husband two years ago because he was physically abusive. Since my children and I left the shelter for our own apartment, I have struggled to meet my kids' needs.

Sherry with daughters Dianna and Stephanie, and sons James and Teddy

All four of my children have special needs. My two sons require speech therapy and my two daughters, both of whom have been diagnosed with ADHD, receive counseling. I myself have severe asthma, for which I take three different kinds of medications. I have landed in the hospital 4 or 5 times in the past two years with severe attacks. Every time that happens, my doctor orders me to stay home for the week and take care of myself.

I spend most of my waking hours taking care of my kids, taking them to therapy and medical appointments, and participating in their activities. I try to volunteer as much as I can in order to meet my ASPIRE requirements, but I am generally able to complete only about 15 hours per week at my son's Head Start.

I also have difficulty getting around because I don't have a driver's license. I have had some driving lessons. I need practice before I can do more, but I have trouble finding someone with time to help me. I also go to tutoring to improve my grammar and math skills. My dream is to go to college and study early childhood development.

Russ and Loretta

WALDOBORO, MAINE

Russ: I know what it's like to grow up in poverty, with no running water or plumbing. I do not want to perpetuate that poverty in my family. I want to leave my girls a better legacy.

Loretta: Sometimes people think people on TANF are lazy. But most of us are trying really hard to make it. Every person is unique and deserves a chance. Where would you be if no one ever gave you a chance?

We were married in 1982 and have two teenage girls. I was the family's primary wage earner until health problems diminished my ability to work. Initially, TANF was helpful in supplementing my income. Then SSI was provided as my health issues took a toll. Yet, the supplemental income from SSI was not meeting the needs of our family budget. Loretta decided to work to help with earnings, but her own pre-existing health condition, as well, began to worsen.

While I continue to work with vocational rehabilitation to become employable as a computer consultant, Loretta has taken a series of volunteer positions or minimum wage jobs, from home health aid to sales clerk. Being an insulin-dependent diabetic makes every day a challenge for Loretta. At times, working is impossible. She also has had major surgery twice in the last three years.

Loretta's last job required her to lift and stand a lot. After she tore a muscle in her shoulder, the daily work tasks of her job became more difficult. Pain caused her to leave her job. A specialist examined her shoulder and revealed that surgery would have a very slim likelihood of succeeding and would require a six-month recovery period at best. The last doctor she saw told her that she was going to have to learn to live with the pain and the reduced mobility. Her shoulder, combined with her diabetes being hard to control, makes it impossible for her to work right now. But she is working closely with her doctor to maintain her health so that she can get back to work as soon as possible.

Depression and tension are hard to avoid while living in a low-income situation, having health problems, and constantly working on obvious goals that will better our family. Along with our health problems, we have difficulty finding reliable transportation. We need two cars to be able to both work and go to training – often in different directions and at different times. Both are more than 15 years old and they are constantly in need of repairs, consuming a substantial portion of our budget.

I feel badly that my family has received TANF benefits for so long, but I must rely on assistance to support my family while I stabilize my health problems and get the training I need to become employed and lift my family out of poverty. I do foresee the day when my efforts will prove public assistance programs do help people move on in life and become productive again.

Every person is unique and deserves a chance. Where would you be if no one ever gave you a chance?

Russ and Loretta

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Janet

WATERVILLE, MAINE

Every time I try to work, my learning disability gets in the way. Not being able to do math or read and write means I can't do most jobs. I really hope to overcome it and work someday, for the good of my family.

I have been receiving TANF with my children for quite a while. I am severely learning disabled. I cannot read or write, or do math. Parenting and dealing with life are real challenges for me. I am getting help telling this story.

I was tested through vocational rehabilitation and 96% of people taking the testing did better than me. My vocational rehabilitation counselor feels that I am a good candidate for further education, with help. I have tried to complete my G.E.D. on my own a few times but it always becomes too overwhelming and I stop going. I feel that I need more individualized support in order to cope with my disability and finally get my G.E.D.

I tried to comply with the TANF work requirements but was unsuccessful. I tried to work at a gas station, pumping gas, but I kept making incorrect change for people and eventually lost the job. I also tried to work at a retail department store but I only lasted one day. At first I tried to work on the cash register, but couldn't do it because of the math skills it required. Then they asked me to take a test on a computer, but it took me three hours to do a small task. I was let go. Despite these difficulties, I continued to try to meet the work requirements without success for many years.

Finally, I have been granted S.S.I. and hope to get my G.E.D. and move ahead. Without getting help for my learning disability, I know that I will have difficulty moving my family out of poverty.

Janet with sons Tyler, Rusty, Dakota, and Dylan

Debra

BANGOR, MAINE

My grandchildren are my first priority. Although it has not been easy to raise children a second time around, I wouldn't have it any other way. We are working hard for their future.

I worked very hard all my life. I was a veteran. I raised my own children. And now I am raising two grandchildren. I have had my granddaughter in my home almost since she was born 9 years ago, and about 3 years ago, I took in my grandson whose parents were physically and emotionally abusive to him.

Although my grandchildren are wonderful, it is hard for me to go through the chores of parenting all over again. It is especially difficult for me because I have ulcerative colitis. I had experienced painful symptoms for many years but it wasn't until I was admitted to the hospital because my problems were so severe that I was diagnosed. The colitis flares up during stressful times.

Debra

I am trying hard to meet the TANF work requirements, which apply to me even though I am a grandparent. Right now I work at a department store for $6.25 an hour. My goal is always to do 30 hours each week, but many weeks I do not make it because of my colitis. Also, the kids have counseling which I attend at times.

My goal is to become a computer programmer. I have been working on my degree in computer information for several years. Usually when I try to go to school full-time, while still working because we need the money, my colitis acts up and I have to cut back, so it is taking me a lot longer than I would like. I keep on trying though, and right now I am taking three classes in addition to my job.

It is not easy to go through the parenting process a second time but I know my grandchildren need me and I am going to be here for them. I am very hopeful for a day when we will not live in poverty and my grandchildren will have the opportunity to follow their dreams.

Ruth

BELFAST, MAINE

My kidsneeds will always come first. When you have a child with a life-threatening illness, there is no other way. I know their health problems will always limit my ability to work, but I am doing everything I can to make sure that I will be able to support them someday.

My name is Ruth. I have four children. My two children, ages 3 and 5, have a very serious life-threatening disease called Charcot Marie Tooth Disease that requires them to have lots of physical therapy, speech therapy, and occupational therapy. My kids are also ill very often because they are more susceptible to other illnesses due to complications of their disease. Three of my kids also suffer from asthma.

I have tried so many times to meet the work requirement for TANF. Even though I could never work full-time, I tried to work at least half time. But none of my jobs had sick leave, so my kids' illnesses really got in the way. First I worked at fast food places, but my kids would get sick very often and the day care would call me to come and get them. This resulted in missing a lot of work and I was let go. Plus, my doctor wanted me there at my kids' appointments.

Despite the fact that I was always let go because my kids' needs got in the way of my work, I kept on trying. Last year I worked as a road flagger, but they fired me because they needed me to travel and I couldn't because of the kids. Then I got a job as a housecleaner at a hotel. One day while I was working at the hotel, daycare called to say that my son had a temperature of 104° and was having an asthma attack. I was fired for leaving to care for him. A few months ago I tried housecleaning at a different hotel. I kept having to leave when school or daycare would call me because my kids were sick. Eventually they told me that I shouldn't have taken the job in the first place if my kids had so many problems.

How am I supposed to work 30 to 40 hours a week when my children have special needs that require my constant attention? And I don't blame employers who need reliable employees. The situation has been so difficult that I had to seek professional counseling for insomnia and depression. I am now taking medication and seeing a counselor.

I used to rely on my mother to help me, but her own health has gone downhill a lot recently. She has asthma and emphysema. I try to help her and I always tell her that the kids are fine because I don't want her to worry more.

My TANF caseworker has had me working with an agency that helps families with lots of problems to try to overcome them. Now I am enrolled in an adult education program, and my teachers understand my children's needs and are flexible. I am trying hard to get my high school diploma. I know that my kids will always need my help, and without a basic education, I'll never be able to get the kind of job that allows me to support them.

I know that my kids will always need my help, and without a basic education, Ill never be able to get the kind of job that allows me to support them.

Ruth with children John, Ashley, Tyler and Josh

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Sally

BANGOR, MAINE

There are no 40 hour jobs in my area that will allow me to keep my son in his day care, which is only open from 7 am until 5:30 pm, and also be flexible enough to accommodate my counseling, which I attend to help me get over the effects of the domestic violence I suffered. I am looking forward to being able to work full-time again.

I am a survivor of domestic violence. I am the divorced mother of an eighteen-month-old son named Ruben. When I met my ex-husband in 1999, I was working full time at a convenience store, but he didn't want me to work. Three months later I found myself pregnant and my husband's controlling manner turned violent.

Sally with son Ruben

I escaped in November of 2001 with my baby. I lived at my local domestic violence shelter for a few months and then moved into my own apartment with my son. Ten days after I escaped from my ex-husband, I found a job.

But I continue to suffer ramifications from the domestic violence. I have been seeing a counselor, which helps me greatly. I want to make sure that I am able to recover fully so I can be the best parent I can to my son, whose father no longer sees him.

I now work 20 to 26 hours a week at a local sandwich shop, and although I would like more hours, they don't have the business. I have tried to find full-time work that will accommodate my counseling schedule and my son's day care hours, but haven't had success.

Carrie

WINSLOW, MAINE

I hope that someday my health will improve enough so that I can get the training I need to get a job, but right now it's all I can do to just try to keep my kids healthy and stay healthy myself.

I have four children, three of whom have special needs. My daughter, Takesha, now seven, has spina bifida, which requires frequent operations and daily catheterization. Takesha is going to have yet another surgery this summer, a tendon transfer to her foot. My son Christopher, who is eight, has ADHD and ODD. My son Jon, who is ten, has depression and PTSD.

I myself suffer from severe depression, as well as fibromyalgia, which is very painful, and I struggle to keep my family going. In the past, I have been forced to work in order to keep my TANF benefits, even though I could not find a daycare that would catheterize Takesha. As a result of this horrible situation, Takesha went for years not having her catheterization during the day. Even since Takesha has been in school, the school nurse sometimes called me to ask me to come in and help. And on days when the school nurse is out, I had to be available to perform Takesha's catheterization. I also take Christopher and Jon to counseling once a week.

Carrie with children Jon, Katelynn, Christopher, and Takesha

When I continued to have difficulty keeping a job due to my own and my family's health problems, my ASPIRE caseworker referred me to a program specifically for families who have a hard time working. Eventually, I found an advocate to help me apply for S.S.I.

I continue to struggle to get my children to all the services they need and take care of my own health, especially since my old car is pretty unreliable – I just had to pay $800 to replace my transmission and it's not working well again. Without our car, we have serious problems because we live in a very rural area. It looks like my SSI application will finally be approved and my own disabilities will be recognized so that I can devote my time to caring for my children. But for the last several years, my family has struggled to meet unrealistic work requirements simply to keep our TANF and maintain a roof over our heads.

IT'S A NEW DAY'S JOURNEY AND I'M GLAD

When helpful programs and compassion are built into the welfare system, families can get a real shot at moving toward economic security for good. Sometimes this means helping a woman earn her G.E.D., sometimes it is ensuring she has reliable transportation, sometimes it is finding appropriate care for a special needs child and sometimes it is helping a mother access a higher education. In the midst of the dismal news about families remaining in poverty, we note here that some Maine families are succeeding. This is due in large part to the fact that Maine has created several unique and promising programs to help families on TANF get on their feet.

Transportation assistance. Working in a rural state without being able to afford reliable transportation is almost impossible. Even in urban areas where bus service exists it is often limited and isn't a reliable source of transportation to some locations or for some shifts. Maine has developed some promising practices to help with transportation. The ASPIRE Program provides families with reimbursement for mileage up to a capped amount, covers up to $500 in car repairs annually and pays, on a one-time basis, for minimum mandatory insurance coverage. Without this help, parents on TANF who own cars would have little hope of keeping them on the road.

But what about the many families who cannot afford a car to begin with? To help with the purchase of a car, Maine established Good Wheels, a program that despite limited funding and long waiting lists has been very successful in helping working TANF families purchase cars with low-interest car loans.

Childcare help. Families with younger children need childcare to work. Maine pays for childcare so that families can participate in the ASPIRE program while they are on TANF. In 1997, Maine eliminated the one-year limit on transitional childcare for parents who leave TANF for work. Now subsidized childcare is available to them (with sliding co-payments based on income) until they reach 85% of the state's median wage. More recently, the state legislature enacted a law to help make the transition to paid work smoother for people on TANF, by allowing the TANF program to pay their childcare subsidy to their provider, rather than requiring the TANF recipient to pay for childcare up front (when they may not get their first paycheck for two weeks or more) and receive reimbursement later.

Multiple barrier programs and individual flexibility. Maine has contracted with several specialized service providers to help families who have more than one obstacle to overcome before they can enter the workforce. These "multi-barrier" programs have often been successful in helping families to find work or obtain federal disability benefits if appropriate. For example, one project, which has served almost 1000 families in the last 3 years, placed 581 in jobs and helped more than 100 gain federal disability benefits. The remaining families returned to the ASPIRE program to get assistance in searching for work. Caseworkers in the multi-barrier programs have lower caseloads, are able to spend more time with the families determining their needs and providing services, and, most importantly, are able to place families in activities that, although often not "countable" toward federal participation rates, are more effective in helping families gain economic security.

Caseworkers in the ASPIRE program are also able to better individualize a person's program if that person is unable to fully meet the participation requirements for "good cause." Good cause can include caring for a disabled family member, confronting mental illness, or overcoming the effects of domestic violence. Many ASPIRE participants with good cause take part in activities that build the basic skills to move into the workforce, such as G.E.D. or other basic training, or participate in life skills programs through Women Work and Community.

Support for education. Maine has a longstanding tradition of promoting education as a route out of welfare and poverty. Maine's first-in-the-nation Parents as Scholars program has helped hundreds of TANF families obtain a two or four-year college degree and move into sustainable employment with a livable wage and benefits. Maine also encourages vocational education for families, up to the 12-month federal limit.

Increased food stamp access. With a median wage of $8.00 per hour, and annual incomes either at or just above the poverty level, most parents who have left TANF are still not making ends meet. The food stamp program plays a critical role in supplementing the food budget for low-wage working parents. Maine has made food stamps more accessible for working families by not imposing stringent asset tests on families with children - for example on the car they need to get to work - that could be a barrier to receiving food stamps.

Medicaid expansions. Using the new Children's Health Insurance Program and increased federal opportunities for expanding Medicaid for parents, Maine has expanded health care to children up to 200% of poverty and to their parents up to 150% of the poverty level. This has made a dramatic difference for Maine families leaving TANF. Among unemployed families surveyed in 1994, 47% said fear of losing Medicaid was one reason they were not working. Surveyed in 2001, only 12.5% of unemployed families feared losing Medicaid if they obtained work. Thanks to increased access to the Medicaid Program for both parents and children, thousands of Maine families are able to continue working without fear of losing health insurance. This is particularly important given the relatively high incidence of chronic health problems for families and the low rate of private health insurance that is available and affordable for these workers.

The following stories are heartening examples of how the right kinds of supports at the right time can make the difference for a family on TANF. We must learn from these successes so we can build on what works. The key is having a variety of supports available to help families with different needs and obstacles. It is also important to address families' barriers to work before requiring them to participate in work they are not yet prepared for. Reauthorization has the potential to make these successes the rule rather than the exception.

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Denise

LEWISTON, MAINE

I would never have imagined that I would be a construction worker one day. I am so glad that my ASPIRE caseworker suggested that I learn this trade. Not only do I love my job, it allows me to support my family with dignity and hope for the future.

Several years ago, I suddenly became the single parent of four young kids. I went to work, but I wasn't able to make enough to made ends meet, so I applied for TANF benefits.

Through TANF, I was enrolled in a program called Project Readiness. I only had an eighth grade education, so it wasn't easy, but through this Project I got my G.E.D. After that, I tried working again. I worked as a waitress, in a mailroom, and in a shoe shop. None of these jobs paid enough to support my family and most of the time, even working full time, I still needed help from TANF.

Denise

Then my ASPIRE caseworker told me about a course for women to learn the construction trade. I was a little apprehensive but I decided to sign up. The course, run by a group called Women Unlimited, changed my life.

In 14 intense weeks, I studied everything from sheet metaling to electronics to carpentry. The people in my class even built a carport together! When I completed the course I had a certificate and was ready for an apprenticeship. When all of us who had completed the class got together 2 weeks after it ended to see if we could help each other job search, one of the people had gotten a job at a local construction company called Reed and Reed. She told me that there was an opening and she encouraged me to apply.

Again, I was apprehensive; going into the construction business was not something that I had ever envisioned for myself. But I went, and I am happy to still be there, several years later. My job is always changing and I do everything you can think of related to construction: I pour concrete, I build forms, I finish buildings, I weld, you name it.

And the best part is that ever since I started working in construction I haven't needed any help from the state. My job includes health insurance, a retirement plan, paid vacation, and other benefits. Plus, my kids are so much more interested in going to school or learning a trade now that they see how it changed our lives when I got this training. Every one of them is going to further their education now. I'm so glad I was offered this chance and I took it. It's made all the difference for my family.

Janet

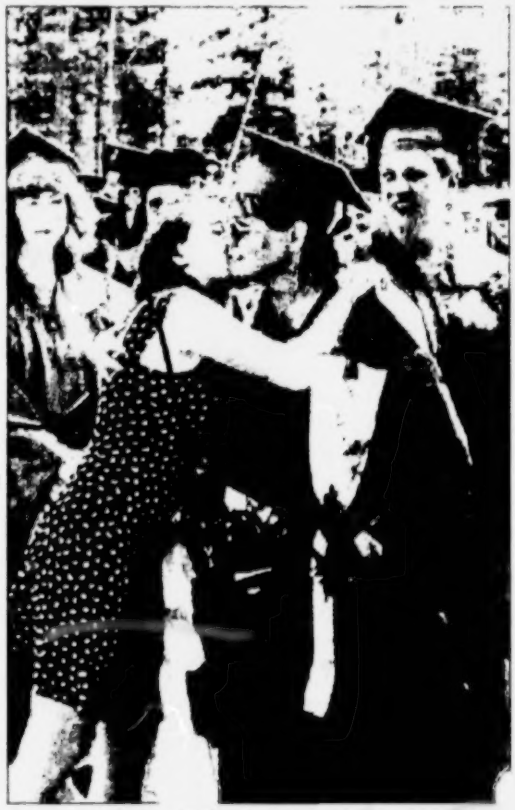
LUBEC, MAINE

I feel that the Parents as Scholars program gave me the opportunity to become the person that I am today, not by sending me to school but by believing that I could. I am sharing my story in hopes that it does some other parent good.

Growing up in the coastal town of Lubec, Maine, there weren't a whole lot of options for people to choose from. I married while still in high school and had a child soon after graduation. By the age of 30, I had been married and divorced twice and worked as a laborer since the age of fifteen. In December of 1997, my life changed just as I was feeling good about myself. I became injured and could no longer work. By February of 1998 I was running out of money and had to find a way to support my twelve-year-old daughter and myself. I turned to the TANF program to help feed her but this was very degrading for me, it was not what I wanted. Then someone asked me how I would feel about going back to school.

I had always wanted to go to college but never thought it would happen. Having a child at nineteen kind of puts a hold on your whole life. My injury has insured that I will never again do the work that I had been doing previously so I thought, "It can't hurt anything to try." That was the best thing that ever happened to me. All my life the jobs I had were hard work paying anywhere from $10,000 to $15,000 a year. Not much money to raise a child on but I was doing it. School would change the way of life for my family.

On May 12, 2001, I graduated from the University of Maine in Machias with an Associate of Science Degree, with honors, in Administrative Management. Since graduation, I landed a job as a Financial Services Coordinator in a small community nursing and residential care facility. This has doubled the annual income that I was earning before my accident. And not only that, my daughter, who is now 17 and a junior in high school, is definitely going to college and maybe even graduate school.



Janet with her daughter at her graduation

Shannon

AUGUSTA, MAINE

Medicaid helps me to be better able to work and care for my son and for my son it's given us the services we need to hope that he'll not only be ready for kindergarten next year, but maybe college some day.

My name is Shannon and I live in Augusta with my four-year-old son. I left TANF four years ago and now I have two part-time jobs. I work as a C.N.A. and as a substitute mail carrier. Last year our income was about $12,000.

My son was born with Sensory Integration Dysfunction. He didn't speak a word until he was two years old. His speech and fine motor and gross skills are delayed. It's hard because I have to translate so that he can be understood. He gets very angry and frustrated when people don't understand him and sometimes that sets off a bout of bad behavior. Right now he gets speech therapy three times a week; occupational therapy once a week; and behavioral services once a week. I'm so thankful for Head Start – it's been tremendously helpful for him. Now he has a vocabulary of about 200 words.

It is very important that I spend as much time with him as possible, taking him to therapy and then reinforcing those activities over and over again at home. It's very hard to find a childcare provider where he can really be safe because he needs to be watched very closely all of the time. I almost lost him a couple of years ago when I left him with a provider who didn't watch him carefully enough. He got a toy stuck in his throat and was rushed to the hospital. It's been very stressful at times, but we have grown together and we're both starting to see some real progress. Right now my biggest goal is to get him ready for kindergarten. It's taken a lot of time, a lot of patience, and a lot of energy, but together we're getting there.

Shannon with son Kyle

Without Medicaid, I never would have been able to get him the services that he needs – he never would have made the kind of progress that we've seen. I figure that I'd be thousands of dollars in debt right now without it – or my son still wouldn't be speaking or walking without hurting himself. Because Medicaid now covers low-wage working parents, I too have health care that is very important to me. I get severe migraine headaches almost every day. My doctor has had to try many different kinds of treatment and prescription drugs to help me control them. Sometimes my headaches are so bad that I get sick to my stomach and have to leave work. I've even had to go to the emergency room.

Some people may take health care for granted, but not us. We are very grateful to the Medicaid program. I've watched my son go from not being able to say a word to speaking understandably in sentences because of the help we've gotten from Medicaid.

Dawn

SANFORD, MAINE

Without the help I've had with childcare, I would not have been able to keep my job, and I would probably have ended up back on TANF.

My name is Dawn. Last year my seven-year-old daughter and I were forced to apply for TANF for the first time. After just a few months, I was able to get my previous job back and left TANF.

Thank goodness I was able to get transitional help with childcare when I left TANF. Without that help, I don't think I'd have been able to keep things together on our budget and I could very well have ended up back on TANF. Knowing that I would be able to pay for my daughter to go to a safe day care made all the difference.

The help I've received with childcare has helped me maintain independence and make ends meet. Now I am glad to be off TANF, love my job as a Head Start Preschool Teacher, and have the security of knowing that my child is being well cared for while I'm at work.

Dawn with daughter Tori

Rebecca

MANCHESTER, MAINE

Without the help of a low interest loan for a van through the Good Wheels program, we would not have been able to keep our business running and we would have needed more help from TANF to pay our bills.

My name is Rebecca. I have been receiving TANF for my three kids and myself off and on for several years. I just got married a few months ago and my new husband and I started a cleaning service with the support of my ASPIRE worker. At first, we used our old car to get to job sites, but it broke down and couldn't be fixed. When that happened we started to take taxis to get to our job sites so that we wouldn't lose the customers we worked so hard to get. We weren't really making any money yet because we were just beginning and our transportation problems were really hard on our already very tight budget.

Then my ASPIRE worker told me about the Good Wheels program. My caseworker offered to make a referral to the program for me and I gladly accepted. When I talked to the Good Wheels person, I said that I would take whatever they could offer for a vehicle, but that the best thing for us would be a van, or something that we could use to carry all of our bulky equipment and cleaning supplies around with us. The next day they called me and said they had two vans to show me!

The Good Wheels person helped me test them out and we ended up with one that was about six years old. It's needed some repairs but it came under a warranty and the dealership has been great. Because the van was so inexpensive, our monthly payments are only about $153. With this help from Good Wheels, we're back on track and looking forward to being off TANF very soon.

Rebecca with her children Derek and Megan

Sally

OLD ORCHARD BEACH, MAINE

Im really glad I was able to get help getting my car back on the road. It opened up a lot of possibilities for me that I never would have had without it. It may seem like a small thing, but it's made a big difference to my family.

My name is Sally; I am a single parent and live with my teenage daughter. I am getting help from the TANF and ASPIRE Programs and I just began working at a full time job. The ASPIRE Program helped me get my car back on the road so that I could look for a job. My car's over 10 years old and has almost 150,000 miles on it. It had no muffler and a broken windshield. I had no way to pay to have it fixed with just the $363 a month from my TANF check and I couldn't legally drive the car without the repairs it needed.

Sally

Now that it's repaired and safe to drive I have a reliable way to get back and forth to work. I've just applied for a second job in Portland. There's no way I could ever do both without having a car I can depend on. Even though there's some bus service in my area it's pretty limited and I can't depend on it. It doesn't run near my new job, or during the evening hours when I'll be working some of the time this summer.

In the past I've tried to work without a car - I've walked three miles one way to work and then home again in all kinds of weather and have tried to depend on other people for rides. Walking sometimes isn't safe, and no matter how well intentioned other people have been, those arrangements just haven't turned out to be reliable enough to hold down a job.

Jennie

NAPLES, MAINE

Without the help I got with drivers ed classes from ASPIRE, I would not be working right now. With my license, along with a car loan from my parents, I have been able to get a job and now I am able to get my son Josh to his many medical appointments.

I am the mother of a severely disabled eleven-year-old named Josh. Josh was born with kidney and heart problems and he is also mildly retarded, suffers from ADHD, and has problems with his bowel system. Josh has frequent medical appointments; right now he sees five different doctors and also attends behavioral therapy for his ADHD. I have two other children as well.

I have received TANF off and on. I applied most recently because I was having trouble making ends meet and also getting Josh to his many doctor's appointments because I was without a license or a car. I was able to get help going to driver's education classes through the ASPIRE program. In January of 2001, I got my license but until very recently I have not been able to afford a car.

Jennie with her sons Josh, David and Andrew

Last month, I was able to purchase a 1988 car from my parents, for which I pay them $50 a month. Not everyone can get such an opportunity, so those families who are working but still receiving TANF would benefit from a low-interest car loan program.

Since I got the car, I got a job as a C.N.A. at a nursing home. Without the license and car, I would still be at home and unable to get to work. Now, I use the car to get Josh to his doctor's appointments, to get my kids to day care, and to get myself to work (about 30 miles each way), something that not very long ago I wouldn't have thought possible. As I increase my hours at work, I hope to leave TANF behind permanently. Without my license and my low car payments, things would not have come together for my family and me.

Donna

BREWER, MAINE

I am still stunned at times about how far we have come after what weve been through. Having flexibility in my ASPIRE participation requirements while I overcame the effects of an abusive past has made all the difference in the world for me.

My name is Donna. I have two children, ages 11 and 16. I was abused and neglected from when I was 2 years old until I turned 18. Although I received therapy in high school, no one took me out of the house and I continued to suffer abuse. By the time I was 18, I was anxious to do whatever I could to get out of that household. I got married and had my first child when I was 19.

Donna

I was a stay at home mom for ten years. I lived a typical middle class life. But then, things began to unravel. My marriage fell apart and I had no idea how I would support my two children and myself. Although I had worked during high school, I had not worked since getting married. Although I was uncomfortable with the idea of signing up for welfare, my therapist finally suggested that I apply.

When I signed up for TANF, I knew that I needed more education if I was going to be able to support my family. I tried to go to college but had to drop out when my past caught up to me. I was diagnosed with post-traumatic stress disorder from the childhood abuse. I wasn't able to function, I cried uncontrollably, and I was not able to think clearly. I couldn't work, or go to school, and I had difficulty parenting.

Encouraged by my TANF caseworker, I enrolled in an intensive therapy program. I was involved in classes or treatment for 3 hours every day for a year and a half. My therapist also prescribed medication for me. That therapy was a real lifesaver for my kids and me. My caseworker was incredibly wonderful and supportive, and let me count my therapy as my ASPIRE participation during that period. I don't know how it could have worked if she didn't.

Although I still go to therapy, I have overcome a lot. I am now in the Parents as Scholars program, going to school to become a therapist myself. Although I still have to take a little less than a full load, I am doing all that I can. It would increase the chance that my symptoms would appear if I felt that I was underneath more stress.

Without the help I received in that intensive therapy, I wouldn't have been able to go to school and move toward a future for me and my kids that does not include poverty. If I hadn't been given the time to get the help I needed, I don't know where I would be now, but I am sure that it would not be where I am today. I know that there are other families like mine – I hope that by telling my story it will help them get the help they need.

Lisa

BIDDEFORD, MAINE

Transitional housing to escape an abusive husband saved my life and allowed me to build a safe and stable life for my children. Without it, we might very well still be living in an abusive situation because we had nowhere else to go.

In January 1999, I fled an abusive husband with our four children. My youngest was only about six weeks old and I didn't know where we could go to be safe but I knew we had to leave. We wound up at Caring Unlimited, a domestic violence shelter in southern Maine.

Caring Unlimited was able to house me with my children in their emergency shelter for several weeks while we got our lives together a little and tried to figure out how we were going to survive. As we began the lengthy chore of unraveling the impacts that domestic violence had on us, we moved into transitional housing. The TANF Program helps to pay for this housing and it was so important to us because we had absolutely nowhere else to go. We lived there long enough to get our feet on the ground, and are now happily living on our own.

Lisa with son Steven

I am earning my nursing degree through the Parents as Scholars program and know that soon I'll be able to support my family on my own. Even though we've had a lot of help from counselors to overcome the effects of abuse, it's been a long road.

I don't know what we would have done without the stability that transitional housing provided us. It gave us the chance we needed to pull our lives back together. Without that support it's possible that I would have ended up back in that abusive relationship because we had no family or friends or other resources. Transitional housing literally saved our lives and allowed us to move into safety and toward a much more hopeful future.

A BLUEPRINT FOR THE ROAD AHEAD

The families whose voices you've heard throughout this book have much to contribute to the ongoing debate about welfare policy in Maine and the nation. They've shared their stories in a spirit of remarkable generosity and in hope that the insight they offer will help to improve the lives of many thousands of low-income people who they will never meet. Their words bring a rare and vivid clarity to the events of the last five years - they are the families behind the data, the research and the rhetoric of welfare reform.

These families have told us much about what works, what does not, and what is now needed. Their collective experience can provide a valuable roadmap to what is needed as welfare law is reauthorized and implemented in states over the coming months.

Brooke, Kathie, Sadie and Melissa left TANF to go to work. Lisa will leave soon. They have all worked before, and they are now part of the great exodus from the TANF caseload that has occurred over the last five years. Their experiences stand in stark contrast to the claims we hear all around us that the reduction in welfare rolls spells success. These families remain only marginally above the official poverty level, if that. Success for them is a month when they have enough income to pay the bills without fielding calls from bill collectors or getting a disconnect notice from a utility or a late fee on their rent.

They are working as much as they can and still can't make ends meet. Nor is their income secure. Without paid sick leave, staying home with a sick child can put a large hole in their budget or, as Brooke has experienced, can cause them to lose a job. Transportation in a rural state like Maine is a constant source of anxiety - Sadie just lost the brakes on her car with 200,000 miles on it; Melissa doesn't have a car at all; Kathie has learned to fix her own car, but it still takes time to save the money for parts. Brooke and Kathie are anxious for more education to help increase their wages, but despair the lack of opportunity for higher education for people in their situation.

For these families and many more like them, programs that would increase access to affordable car ownership and car repairs could make the difference between keeping and losing a job. Providing access to education and training opportunities would give these families an incomparable boost to a more secure life. Income supplements for low-wage workers, a practice already in place elsewhere, would help these families and the well being of their children enormously.

Sherry, Ruth and Carrie all spend much of their days caring for children with disabilities. Russ and Loretta, Janet, Debra and Carrie have illnesses or disabilities of their own. Sally is a domestic violence survivor and Debra is raising a second family - her two grandchildren, who were physically and emotionally abused by their parents. All of them are receiving TANF today. For them, and the majority of the 11,000 families in Maine who remain on TANF, there are many obstacles to overcome before they can earn a living in a full time job.

How can we make work successful in raising families out of poverty? As various "participation rates" numbers are debated, it seems sensible to work toward ensuring that these rates include a recognition and accommodation of the large numbers of families with these kinds of obstacles. To truly succeed, for example, Sally must receive services to help her overcome the impact of domestic violence, and these services need to be counted in her "participation plan" because she likely won't be able to work successfully until that issue is addressed. Ruth and Debra need flexibility in the number of hours they must work, so they can care for their special needs children and are not forced to compromise their childrens' health.

In Maine there have clearly been bright spots, success stories in our experience with welfare reform. This is no accident. Maine went through a long and thoughtful debate, listening to many different voices before adopting its welfare reform plan in 1996. And its policy makers had the courage to implement a vision that went against the norm. That leadership has paid off, and many Maine families are better off today as a result.

Janet graduated from the University of Maine at Machias, in one of the poorest counties in America, with the help of the Parents as Scholars Program. Today she is working as a financial services coordinator for double the wage she earned before going back to school. Donna was allowed the time she needed to get therapy to help her overcome the effects of severe abuse as a child. She is now enrolled in the Parents as Scholars Program as well, and looking forward to become a therapist herself. Denise, with the help of her caseworker, got special training in the construction trade, and today she pours concrete, welds, and builds forms for a local construction company, loving her job and relishing the impact that her choice to get more education has had on her kids.

Rebecca, Sally and Jennie each got help with a particular transportation problem, a seemingly simple solution but a critical one that put them all on the road to successful jobs. Assistance during transitional times in a family's life makes a huge difference. Lisa, having fled an abusive husband, was able to access safe, transitional housing until she got back on her feet. She credits this housing as saving her life. Today she is earning her nursing degree. Through transitional childcare for families leaving TANF, Dawn was able to keep her job as a preschool teacher. In the part of the State where she lives, she is sure that she wouldn't be able to afford childcare without it.

And for Shannon the Medicaid program has made a dramatic difference. It has helped her four-year- old son begin to overcome his disability and has helped her with her own medical problems. She has no access to health insurance at either of her two part-time jobs.

Is there a common thread to these success stories? A flexible welfare program, with the ability to respond to individual needs and obstacles, is certainly critical. At minimum, families need help with the basic requirements to having and keeping a job – reliable childcare and transportation. To truly help families leave welfare behind, access to education and job training is most essential. Health care, of course, is a basic need that has a significant effect on a parent's ability to keep her family healthy and have a successful work experience. Increasingly, parents who work in part-time or low-wage jobs are not offered, or cannot afford health insurance at work.

In the end, the lessons learned from the families contributing to this book will help us to build on what has been successful, and face squarely the problems that remain. The challenge is to really listen to what they have to say, and then take the steps necessary to finish the real job of welfare reform - to help low-income families with children leave not only welfare, but also poverty, behind.

Welfare, Work and Raising Children:
Conversations with Twenty-One Maine Families
Maine Equal Justice Partners
126 Sewall Street Augusta, Maine 04330
(207) 626-7058
www.mejp.org

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